U.S. Attorney's Office Atlanta, Georgia



Federal
Employee
Compensation
And
Benefits
Package

Updated: August 1, 2003



Salary Increases/Awards for Support (General Schedule) Employees

Salary is determined by the Basic Pay for your Grade and Step on the General Schedule (GS) Pay Chart or Special Salary Rate Schedule for certain occupations. In addition to Basic Pay, you are also entitled to Locality Pay which is an additional cost of living percentage determined by the geographical area of your position. Employees in Atlanta receive Locality Pay up to 10.85%, unless you are receiving a Special Rate that exceeds the Locality Pay.

See the 2003 General Schedule Pay Chart (including Locality Pay) - Attachment 1.

You are also entitled to Within-Grade Increases (WIGI). This is the advancement in steps within the grade of your position. The General Schedule system is based on a 10-step rate within each grade. The waiting period for Steps 2, 3, and 4 is one year. The waiting period for Steps 5, 6, 7, is two years, and the waiting period for Steps 8, 9, and 10 is three years. These salary advancements are automatic as long as your performance is satisfactory.

Employees are also eligible to receive a performance award (either cash or Quality Step Increase or both), based on their annual performance appraisal. In addition, employees may receive recognition throughout the year for exemplary performance in the form of a monetary award (Special Act or Achievement Award, On-The-Spot Award, Time-Off Award). Annually a Support Staff Superior Service Award is presented to a Support employee recognizing their superior work and helpful attitude during the preceding calendar year.

In January of every year, federal employees are eligible to receive a cost of living increase depending on the economy (amount determined by Congress).



Vacation/Annual Leave

Full-time employees earn 13, 20, or 26 days of annual leave each leave year, depending on their years of government service. Employees with less than three years of government service earn 13 days each year, employees with between three and 15 years of government service earn 20 days each year and employees with 15 or more years of government service earn 26 days each year. Most employees have a maximum accumulation of 30 days each year. In special cases, forfeited leave may be restored. At separation, an employee is entitled to payment for all accrued annual leave.

Other paid leave entitlements include court (jury duty) leave and military service leave.



Sick Leave

All full-time employees, regardless of their length of government service, earn four (4) hours of sick leave each full biweekly pay period. Sick Leave can be used for: personal medical needs; to provide care for a family member (up to 13 days a year or 12 weeks a year if a family member has a serious health condition); or for bereavement purposes. Leave without pay may be requested and used for extended absences, such as for maternity purposes. The Family and Medical Leave Act of 1993 requires the provision of up to 12 weeks of unpaid, job-protected leave to employees for certain family and medical reasons.



Federal Holidays

There are 10 paid federal holidays every year:

New Year's Day Martin Luther King, Jr.'s Day Presidents' Day Memorial Day Independence Day Labor Day Columbus Day Veterans' Day Thanksgiving Day Christmas Day



Federal Employees' Group Life Insurance (FEGLI)

FEGLI offers group term life insurance. As such, it does not build up any cash value or paid-up value. It consists of Basic life insurance coverage and three Optional coverages. Basic coverage is your annual salary (rounded to the next \$1,000) plus \$2,000 and includes an Extra Benefit (at no additional cost) to employees under age 45. The Extra Benefit doubles the amount of Basic insurance until age 36, then decreases at 10 percent per year until age 45, at which time the extra coverage ends. Additional optional coverage is available as follows: Option A - \$10,000; Option B - coverage equal to one to five times the rate of annual salary (rounded to the next \$1,000); and Option C - family coverage of one to five multiples equal to \$5,000 per multiple up to \$25,000 for spouse and for each eligible child, \$2,500 per multiple up to five multiples or \$12,500.

The cost of Basic insurance is shared between you and the Government. You pay 2/3 of the total cost and the Government pays 1/3. Your age does not affect the cost of Basic insurance. You pay the full cost of Optional insurance, and the cost depends on your age.

Basic life insurance coverage is available to eligible employees and effective on the first day you enter in a pay and duty status. The cost of Basic life will be deducted from your pay unless you waive this coverage before the end of your first pay period. You may waive Basic coverage at any time.

Optional insurance for new employees is effective on the first day you are in a pay and duty status on or after the day your human resources office receives your election form. You have 31 days from the date of your appointment to an eligible position to elect Optional insurance.

A FEGLI calculator is available at www.opm.gov/insure/life that allows you to determine the cost and benefits of various levels of optional insurance coverage.



Federal Employees Health Benefits (FEHB)

The Federal Employees Health Benefits Program is paid for through employee and employer contributions and is intended to assist you and your eligible family members with expenses of illness and accident. It is a voluntary program. Eligible employees may enroll in FEHB coverage within 60 days of their appointment.

What the Program offers you:

- You pay 25% of health care plan costs Government pays 75%
- An annual opportunity, during open season, to enroll in a health benefits plan or change enrollment selection, if already enrolled.
- A choice of plans and options with group-rated premiums and benefits to include: Alliance; APWU; Blue Cross and Blue Shield; GEHA; Mail Handlers; NALC; PBP; Aetna; and Kaiser Permanente
- Guaranteed protection that cannot be canceled by the insurance carrier.
- Coverage without medical examination or restrictions because of age, current health or pre-existing medical condition.
- Coverage without waiting periods after the effective date of enrollment.
- A payroll deduction method of making premium payments on a pre-tax basis.
- Temporary protection for a 31-day extension of coverage for conversion to a non-group plan after separation.
- Continued enrollment for eligible family members after the death of the employee or annuitant.

For additional information, please visit the website at www.opm.gov/insure/health.

Federal Long Term Care Insurance Program (FLTCIP)

This program provides an important benefit that can help pay long term care expenses that you and your qualified relatives may incur in the future. You may enroll in this program if you are eligible to enroll in FEHB. Each eligible person in the "Federal Family" has an independent right to apply for this insurance. The younger you are when you apply, the lower your premium. If eligible, you can enroll at anytime but, you must apply within 60 days of becoming eligible for this benefit to qualify for abbreviated underwriting.

For additional information on FLTCIP, visit www.opm.gov/insure/ltc

Flexible Spending Account (FSA)

A Flexible Spending Account is another benefit available to eligible employees that allows you to set aside money, on a pre-tax basis, to pay for certain out-of-pocket health and/or dependent care expenses. You determine how much money to allot on an annual basis, up to \$3000 for health care and up to \$5000 for dependent care expenses for eligible family members. FSA elections are voluntary and are not carried over from one Plan Year to the next.

Eligible employees have 60 days or until October 1 of any Plan Year to make an election to participate. Employees hired on or after October 1 are ineligible to participate in the current Plan year, but can elect an FSA during the annual open season for the next Plan Year. Your elections will be binding throughout the Plan Year unless you experience a Qualified Status Change.

For additional information on this benefit, visit www.fsafeds.com.



Retirement

The Federal Employees Retirement System (FERS) became effective in 1987. Many of its features are "portable" so that employees who leave Federal employment may still qualify for the benefits.

The retirement system is a three-tiered retirement component plan:

- Social Security Benefits
- FERS Basic Benefit Plan
- Thrift Savings Plan Benefits

The first available part of the retirement benefit is Social Security or Old Age, Survivors, and Disability Insurance (OASDI). It provides monthly payments if you are retired and have reached at least age 62; monthly benefits if you become disabled; monthly benefits for your eligible survivors; and, a lump sum benefit upon your death.

Most of the cost of Social Security is paid through payroll taxes. Each year you and the federal government, as your employer, pay an equal percentage of your salary up to a specified earnings amount called the maximum taxable wage base. The percentage you each pay for OASDI coverage, per pay period, is 6.20% of your earnings up to the maximum taxable wage base. You and the government also each pay 1.45% of your total pay toward the Medicare Hospital Insurance program.

The FERS Basic Benefit portion is financed by a very small contribution from the employee and from the Government. Your contribution to the FERS Basic Benefit Plan is the difference between 7% of your basic pay and Social Security's tax rate, or 0.80%.

To be vested (eligible to receive your retirement benefits from the FERS Basic Benefit plan if you leave Federal service before retiring), you must have at least five (5) years of creditable civilian service. Survivor and disability benefits are available after 18 months of civilian service.

You may withdraw your FERS Basic Benefit contributions if you leave Federal employment. However, if you do, you will not be eligible to receive benefits based on service covered by the refund. There is no provision in the law for the redeposit of FERS contributions that have been refunded.

Creditable service towards retirement generally includes:

- Federal civilian service for which contributions have been made or deposited.
- Military service, subject to a deposit requirement. (Service in the National Guard, except when ordered to active duty in the service of the United States, is generally not creditable). To receive credit for military service, generally, you must deposit 3% of your military base pay. Interest begins two years after you are hired. With certain exceptions, you cannot receive credit for military service if you are receiving military retired pay.
- Leaves of absence for performing military service or while receiving workers' compensation.

At retirement, FERS Basic Benefits are paid monthly; the amount depends on the employee's pay and length of service. As in most retirement plans, a formula is used to compute the payments under the FERS Basic Benefit Plan. The Government averages the highest three (3) consecutive years of basic pay. This "high-3" average pay, together with the employee's length of service, is used in the benefit formula.

The third part of the Federal Employees Retirement System benefit is the most beneficial to future earnings



TSP

The Thrift Savings Plan (TSP) is a retirement savings and investment plan for Federal employees. It offers Federal civilian employees the same type of savings and tax benefits that many private corporations offer their employees under the so-called ''401(k)'' plans. FERS employees may contribute a percentage of their basic pay up to the TSP Limit (not exceeding the IRS maximum elective deferral limit). The amount you can contribute changes annually. The contribution limits for FERS employees are as follows:

<u>Year</u>	TSP Limit	IRS Limit
2003	13%	\$12,000
2004	14%	\$13,000
2005	15%	\$14,000
2006 & after	No limit	\$15,000

The government will also match a FERS employee's contributions up to 5% (dollar for dollar for the first 3% and 50 cents to the dollar for the next 2%). When eligible, the agency will automatically contribute 1% of your basic pay each pay

period into your TSP account. Government matching and agency automatic contributions will begin approximately six months after an employee is first hired.

You may sign up to contribute to TSP within 60 days of your appointment. If you do not make an election during this period, you must wait until Open Season. There are two open seasons each year: April 15 through June 30 and October 15 through December 31.

The TSP Program provides a number of benefits:

- Before-tax savings and tax-deferred investment earnings
- Choice of withdrawal options upon retirement or separation
- Portability if the employee leaves Government service
- The option to transfer money into your TSP account from a traditional IRA or eligible employer plan
- A loan program
- Earnings in a choice of five funds
 - <u>G</u> Fund is invested in short-term nonmarketable U.S. Treasury securities guaranteed by the U.S. Government
 - **<u>F</u> Fund** is invested in a Lehman Brothers U.S. Aggregate (LBA) bond index fund
 - C Fund is invested in a Standard & Poor's 500 stock index fund
 - **<u>S</u>** Fund is invested in a Wilshire 4500 stock index fund
 - **I** Fund is the TSP's international stock index fund which is invested in an EAFE (Europe, Australia, and Far East) stock index fund

TSP Catch-Up Contributions

If you are age 50 or older and contributing the maximum amount of regular TSP contributions for which you are eligible, you may elect to make "catch-up" contributions. TSP catch up contributions are a supplement to a TSP participant's regular employee contributions. Key features are:

- Catch-up contributions do not count against either the statutory contribution percentage limitations or the Internal Revenue Code's elective deferral limit.
- Catch-up contributions are voluntary, as long as you are eligible, you can make catch-up contributions at anytime.
- Catch-up contributions are withheld on a pre-tax basis.

- Participants may stop their catch-up contributions at any time without penalty.
- ► Catch-up contributions are invested based on the same allocation as your regular contributions.
- Catch-up contributions are not eligible for matching contributions.
- Catch-up contributions for one year cannot continue into the following year, therefore, you must make a new election each year.

The amount of catch-up contributions are limited as follows:

<u>Year</u>	IRS Limit
2003	\$2000
2004	\$3000
2005	\$4000
2006 & after	\$5,000*

^{*}After 2006, this amount will be subject to increases to reflect inflation.

For more information on TSP, visit their website at www.tsp.gov



Workers' Compensation

The Federal Employees' Compensation Act provides monetary compensation, medical care, and re-employment rights to federal employees who sustain injuries as a result of their employment or because of an illness or disease arising from work. It also provides for the payment of benefits, to include funeral expenses, to dependents if the injury or disease results in death.



Bar Admission Fees/ Continuing Legal Education (CLE)

Each attorney is responsible for paying his or her bar admission fees and CLE costs. Attorneys not certified in the state of Georgia must take and pass the Georgia Bar Exam at their own expense no later than one year from the date of entry on duty. You are also obligated to become a bar member of the Northern District of Georgia, which requires a membership fee. An attorney is not given time off to study for the bar exam.



Training Courses

The U.S. Attorney's Office offers excellent training at the National Advocacy Center (NAC) in Columbia, South Carolina. This facility offers many diverse training courses and seminars in both AUSAs and Support staff. Several of the courses are acceptable toward your CLE requirements, and the cost generally is paid for by the government. The same training courses are offered by the NAC via the internet through our Justice Training Network.



Exercise Facilities

The fitness center in our building is free for all USAO employees. It includes Nautilus equipment, free weights, three treadmills, and a stairmaster. There is also a TV in the exercise room. Locker rooms are provided with showers. Another government-sponsored facility is the Atlanta Federal Fitness Center, a full-service fitness center (10,000 sq. ft.) in the nearby Sam Nunn Federal Building. It offers state-of-the-art equipment and sound systems, numerous group exercise classes, and other services such as fitness assessment and massage therapy. The cost for using this facility is \$222 per year.



Parking

There are six nearby parking facilities, with prices ranging from \$30 to \$75 per month. All are within walking distance of the Richard B. Russell Federal Building. The government does not reimburse employees for parking fees.

See the list of current Parking Facilities - Attachment 2.



Public Transportation

The government pays for all or part of transportation via public transit systems. The Department of Transportation provides MARTA (Metro Atlanta Rapid Transit Authority), Cobb County bus system, Douglas County van pool and Gwinnett County bus system transit passes free to employees. Employees who use other transit systems may be reimbursed up to \$100 per month.

ATTACHMENT 1

Salary Table 2003-ATL INCORPORATING THE 3.10% GENERAL SCHEDULE INCREASE AND A LOCALITY PAYMENT OF 10.85% FOR THE LOCALITY PAY AREA OF ATLANTA, GA

(Total Increase: 4.14%)

Effective January 2003

Annual Rates by Grade and Step

GS	1	2	3	4	5	6	7	8	9	10
1	16865	17428	17989	18546	19108	19439	19991	20549	20573	21096
2	18962	19412	20041	20573	20803	21415	22027	22639	23251	23863
3	20689	21379	22068	22758	23447	24136	24826	25515	26205	26894
4	23225	23999	24773	25546	26320	27094	27868	28641	29415	30189
5	25985	26851	27717	28583	29448	30314	31180	32046	32911	33777
6	28965	29931	30896	31862	32827	33793	34758	35724	36689	37655
7	32188	33261	34334	35407	36480	37553	38626	39699	40772	41845
8	35647	36835	38024	39212	40400	41589	42777	43965	45154	46342
9	39373	40685	41998	43310	44623	45935	47248	48560	49873	51185
10	43359	44804	46250	47695	49141	50586	52032	53477	54923	56368
11	47639	49227	50816	52404	53993	55581	57170	58758	60347	61935
12	57097	59000	60903	62807	64710	66613	68516	70420	72323	74226
13	67897	70160	72424	74687	76951	79215	81478	83742	86005	88269
14	80234	82909	85584	88259	90934	93608	96283	98958	101633	104308
15	94378	97524	100670	103815	106961	110107	113253	116399	119545	122691

ATTACHMENT 2

Parking facilities (lots) around the Russell Federal Building:

Parking Company of America

Lot 72-A (LP level) \$57.00 monthly plus a \$25.00 deposit for access card (first month only) asphalt lot. Attendant on Duty all day

Parking Company of America

Lot 72-B (LP level across railroad tracks) \$40.00 monthly Attendant on Duty all day

CityWide Parking

Elliott & Mitchell Streets (under MLK & Techwood bridges) \$30.00 monthly -- asphalt lot Attendant on Duty all day

AAA Parking

(across from Fire Station and East of Fire Station) \$1.75 daily parking -- gravel/asphalt parking No Attendant on Duty

ACOP Parking

(corner of Nelson Street – West of Fire Station) \$1.25 daily parking – asphalt lot No Attendant on Duty

AFC Parking Garage

(Sam Nunn Federal Building – contact Urban Parking, Mr. Turner, 404-223-0018) \$75.00 per month reserved spaces \$50.00 per month – open outside parking (top level)